

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Miranda Tsang
DebtorCase No. 12-20703-amc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 9

Date Rcvd: Nov 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2018.

db +Miranda Tsang, 1617 Hampton Road, Havertown, PA 19083-2505
 14041748 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 13030350 The Bank of New York Mellon et al, Prober & Raphael, Attorneys for Secured Creditor,
 P.O. Box 4365, Woodland Hills, CA 91365-4365

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Nov 23 2018 22:53:12 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2018 22:52:44
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 23 2018 22:52:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13023921 EDI: BECKLEE.COM Nov 24 2018 03:53:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

12914548 +EDI: ACCE.COM Nov 24 2018 03:53:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036

12950607 EDI: DISCOVER.COM Nov 24 2018 03:54:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14175981* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
 ANN E. SWARTZ on behalf of Creditor NATIONSTAR MORTGAGE, LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
 ANN E. SWARTZ on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
 BRIAN CRAIG NICHOLAS on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
 CELINE P. DERKRIKORIAN on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com
 JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com,
ecfemails@phl3trustee.com
 JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com
 JEROME B. BLANK on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
 YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST
 2006-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-1 bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
 LESLIE J. RASE on behalf of Creditor The Bank of New York Mellon, by its attorney in fact
 Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com
 MARIO J. HANYON on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com
 MARISA MYERS COHEN on behalf of Creditor NATIONSTAR MORTGAGE, LLC mcohen@mwc-law.com
 MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 9

Date Rcvd: Nov 23, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

SHANE H. HOBBS on behalf of Debtor Miranda Tsang bkynotices@shanehobbslawoffice.com,
shane@shanehobbslawoffice.com
STEVEN K. EISENBERG on behalf of Creditor The Bank of New York Mellon, by its attorney in
fact Ocwen Loan Servicing, LLC seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMB, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-1,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-1 tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 19

Information to identify the case:

Debtor 1 Miranda Tsang
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9013**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **12-20703-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Miranda Tsang

11/22/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.